Claim Listing

1. (Previously Presented) A computerized method for analyzing college savings plans, the method for use with a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of educational savings plan parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter set specifying at least one of room, board, and tuition costs for the respective educational institution; each of the plurality of educational savings plan parameters specifying one or more financial characteristics of a corresponding educational savings plan; the method comprising the steps of:

a. receiving at least one educational institution identifier;

b. for each of the educational institution identifiers received in step (a), retrieving the corresponding cost parameter set from the computer-readable medium;

c. generating a comparative analysis of a plurality of educational savings plans by applying each of the retrieved cost parameter sets of step (b) to each of the plurality of educational savings plan parameters; the comparative analysis taking into account one or more taxation implications for at least one of the educational savings plans; and

d. outputting a report of the comparative analysis.

2. (Canceled)

3. (Currently Amended) The computerized method of claim 1 2 wherein the step of generating a comparative analysis further includes comparing each of a plurality of educational savings plans with reference to one or more specific asset allocations.

4. (Currently Amended) The computerized method of claim 1 2 wherein the step of generating a comparative analysis further includes applying a Section 529 Plan asset allocation to all assets, so as to provide a comparison based upon tax considerations.

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5. (Previously Presented) A system for analyzing college savings plans, the system comprising:

(a) a computer-readable medium on which are stored a plurality of educational institution identifiers and a plurality of educational savings plan parameter sets, each of respective educational institution identifiers being associated with a corresponding cost parameter set specifying at least one of room, board, and tuition costs for the respective educational institution; each of the plurality of educational savings plan parameters specifying one or more financial characteristics of a corresponding educational savings plan;

b. an input mechanism for receiving at least one educational institution identifier;

c. a data retrieval mechanism for retrieving a corresponding cost parameter set from the computer-readable medium in response to the input mechanism receiving an educational institution identifier;

d. a comparative analysis generation mechanism for generating a comparative analysis of a plurality of educational savings plans by applying the retrieved cost parameter set to each of the plurality of educational savings plan parameters; the comparative analysis taking into account one or more taxation implications for at least one of the educational savings plans; and

e. an output mechanism for outputting a report of the comparative analysis.

6. (Canceled)

7. (Original) The system of claim 5 wherein the comparative analysis generation mechanism compares each of a plurality of educational savings plans with reference to one or more specific asset allocations.

8. (Currently Amended) The system of claim 5 wherein the comparative analysis generation mechanism further includes ~~applying a Section 529 Plan asset allocation to all assets, so as to provide~~ a comparison based upon tax considerations.